



## **Council Tax Support Scheme Review**

**17<sup>th</sup> June 2015**

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# 1. Introduction

When setting the 2015/16 Council Tax Support (CTS) scheme in January 2015, Full Council agreed that a fundamental review of the current scheme should be undertaken during 2015 to inform a new or revised scheme design for 2016/17 revision. This report provides the findings from that review.

The review sought to evaluate the current CTS scheme against its original objectives and principles; to identify any unanticipated impacts; to explore the relationship between scheme design and Council Tax collection; and to undertake a comparison with other Councils' schemes both across London and nationally.

The current scheme's original objectives were to design a robust scheme that would:

- Achieve the required savings
- Withstand legal challenge
- Be able to run for at least two years
- Be fair and equitable
- Protect the most vulnerable

The scheme was also based on the assumption that the Council would achieve in-year Council Tax collection from CTS claimants of between 50-80%

# 2. Executive Summary

When localised Council Tax Support (CTS) schemes replaced Council Tax Benefit (CTB) in April 2013, Brent designed its scheme with the objectives of; achieving a minimum saving of 10%, protecting vulnerable groups and incentivising work. This was achieved and underpinned by six key design principles.

Scheme design varies nationally, and also within London, and has also seen some authorities change aspects of their scheme since the first year. The most common feature of scheme design is that of a minimum payment requirement, which for this year sees 77% (250 of 326) of local authorities incorporating this aspect within their schemes; 24 of the 33 (73%) local authorities in London require a minimum payment. The range of minimum payments, both nationally and within London, is 5% to 30%. Nationally, Councils have adopted a variety of other features including revised "tapers", savings limits, non-dependant charges and income disregards (which Brent's entire scheme utilises). Some other features (e.g. valuation band caps) were not adopted by Brent.

In-year collection rates for Brent's CTS Customers have exceeded the 50%-80% expectation, coming in at 81.76% and 85.71% for the first two years respectively. Despite this, 19% of all CTS customers currently have some arrears in respect of the previous year, though Working Age Employed customers are those most likely to have arrears at 35% proportionately.

The overall caseload in Brent has decreased by 14% since the start of the localised scheme, with the "working age other" group experiencing the steepest decline in caseload at 31%. However, within this overall decline, the "vulnerable" group has seen a caseload rise of 6% over the same period. The overall reduction in caseload is partly as a result of scheme design – in that the amount of financial support available overall was reduced to achieve the

necessary savings – though it is possible that other macro economic factors such as falling unemployment may have contributed to this.

Expenditure for the first year of CTS was £6.6m less than in the final year of CTB representing a financial reduction of 19%, and has further reduced by £3.17M since. This however should be seen in the context of the original expectation that after the initial reduction, caseload would continue to grow year on year, and also the expectation that in-year collection from CTS claimants could be as low as 50% (whereas in fact they reached 81.76% and 85.71% respectively for the first two years of the scheme). Whilst the above two expectations did not transpire, it can be still be seen that the overall reduction in CTS expenditure is significantly less than the corresponding reduction in the overall Revenue Support Grant, from which CTS is funded on a non-ring-fenced basis.

No strong relationship has been found between collection rates and the minimum payments required under CTS schemes within London Authorities. However, there appears to be a closer relationship between collection rates and the level of deprivation within London Authorities such that lower levels of collection are achieved in areas with higher deprivation.

Working age customers classed as “vulnerable” have an average of £1.30 to pay towards their Council Tax liability compared to the customers in the Pensioner group who have on average £3.16 per week to pay, and working age employed (£9.03) and working-age other (£5.58).

On average, “Single claimant” households (75%) are the most likely group to experience a shortfall between their Council Tax liability and CTS entitlement of up to £5.00 per week. However, “Lone Parents” and “Couples with no dependants” are not too dissimilar at 71% and 68% respectively. On the other hand, 61% of “Couples with dependants” must pay between £5.01 and £15+ per week.

Over the whole working age caseload, 30% of claimants are classed as ‘vulnerable’, though this proportion rises to 49% for the 55+ age category. The latter category are the most likely to have no Council Tax liability and indeed the older the claimant, the more likely they are to pay nothing. Of the working age caseload, 66% pay £5.00 or less per week.

In conclusion; in terms of legal, financial and equitable robustness, the scheme can be considered as a success. First and foremost, there have been no legal challenges brought against the scheme, whether in terms of matters concerning the consultation arrangements or in terms of compliance with Equality Act requirements.

From a financial perspective, the scheme has met its objective of achieving a minimum saving of 10% in the first year of CTS. Furthermore, in-year Council Tax collection rates for CTS customers have also exceeded expectations. The other key requirements of the scheme – protecting vulnerable groups and incentivising work – were also achieved and underpinned by key principles.

The average weekly amount a working age customer has to pay towards their Council Tax account has remained within the range that was identified prior to the commencement of the local scheme, and from a Diversity perspective, the impact on protected characteristics has been as forecast; namely that the 55+ age group are more likely than other age groups to have a lower amount of contribution; and that the Asian ethnic group is more likely to be affected by a reduction of £5.00 or more per week, due principally to this group tending to have a greater number of non-dependants in their households, and the scheme principle that other adults resident in the

household should contribute more towards their Council Tax (an impact considered acceptable in the original scheme due to the policy intention).

Viewed in this context, the scheme can be viewed as being successful in terms of the objectives set for it and the principles which it set out to realise, and in that no additional unforeseen impact has been identified. Whether the same objectives and principles are sought for any future local Council Tax Support scheme is, of course, a matter for separate consideration.

## **3. Background & context**

This report reviews present CTS arrangements both from a national and local perspective with a view to informing subsequent discussions regarding future scheme design and any consultation that may need to be undertaken as a consequence.

### **3.1. Introduction of Council Tax Support**

CTS was introduced as a replacement for the national Council Tax Benefit (CTB) scheme with effect from 1st April 2013. Unlike its predecessor that was fully funded through the Department for Work and Pensions (DWP), CTS was to be funded by a fixed grant representing a reduction of at least 10% of previous Council Tax Benefit expenditure. It also differed from its predecessor in that the scheme was to be determined by each Local Authority, though with statutory provisions protecting claimants of pension credit age. It was also a requirement that when devising a scheme, each local authority should give consideration to incentivising work and protecting the vulnerable; though leaving the definition of 'vulnerable' to the discretion of each Local Authority.

Local Authorities are required to determine a scheme for their area by the 31<sup>st</sup> January of the year preceding that in which it is to become effective, ensuring that a draft scheme is published and that those likely to have an interest in the operation of the scheme are consulted, particularly residents and key stakeholders. Consultation – and the final decision on a scheme – must refer to alternative scheme options and the method of funding these.

On an annual basis, each Local Authority must determine whether to revise or replace its scheme, applying the same provisions as outlined above to any proposed changes. Where a change results in claimants experiencing a reduction in their entitlement, consideration must be given to the provision of transitional protection.

Since the first year of the CTS Scheme, the fixed Council Tax Support grant has been “rolled-up” within the overall allocation of Revenue Support Grant, and therefore is no longer ring-fenced. Consequently, it is not possible to provide a “like for like” comparison that shows the financial performance of the scheme in comparison to the original business case.

### **3.2. Brent's Council Tax Support Scheme**

In considering the design of Brent's Localised Scheme, a number of key objectives were identified along with range of supporting principles and features that would enable those objectives to be achieved.

### 3.3. Original objectives and assumptions

The original objectives of the scheme were as follows:

- To meet the saving requirement from the CTS scheme
- To design a robust scheme which could withstand legal challenge
- To design a scheme which would be fair and equitable to claimants and residents, and to protect the most vulnerable, within the financial constraints
- To design a scheme which would be financially, legally and equitably sufficiently robust to run for at least two years
- The scheme was based on the assumption that an in-year Council Tax collection rate of between 50% and 80% would be achieved

### 3.4. Principles and features

The Brent Council scheme incorporated six key principles and two key features listed below and that have also been referenced within the review report where appropriate.

- **Principle 1: “Everyone should pay something”** - All working age claimants (unless defined as protected) shall be required to pay a minimum contribution (set at 20%) towards their Council Tax
- **Principle 2: “The most vulnerable claimants should be protected”** - Claimants shall be protected from the 20% minimum contribution if they or a dependant are in receipt of a disability benefit or receive an income attracting a disability premium; or if they provide care for someone for over 35 hours per week and receive Carer’s Allowance in respect of this; or receive War Disablement Pension or War Widow’s Pension.
- **Principle 3: “The scheme should incentivise work”** - Incentives to work are achieved by letting claimants who are working keep more of what they earn.
- **Principle 4: “Everyone in the household should contribute”** - Other adults in the claimant’s household (“non-dependants”) should contribute more than under CTB, proportionately to their income.
- **Principle 5: “Better off claimants should pay relatively more so that the least well off receive greater protection.”** - This is the rate at which Council Tax Support reduces where weekly income exceeds basic living needs and was set at 30 pence in the pound rather than the 20 pence previously applied for CTB
- **Principle 6: “Benefit should not be paid to those with relatively large capital or savings”** – Those with savings in of £6,000 or more will not qualify for CTS (down from £16,000 under CTB)
- **Feature 1: The second adult rebate scheme abolished for working age claimants** – This was a scheme whereby those claimants whose own income was too high to receive CTB, but who had other adult(s) in the household on a low income, could receive a Council Tax discount of up to 25%
- **Feature 2: Premiums and personal allowances frozen** – ‘Applicable Amounts’ (the standard national figure which the government believes reflects the basic living needs of an applicant and their family) were held at the rates applied for CTB in 2012/13.

At the time that the 2013 scheme was designed, Universal Credit (UC) rollout plans were uncertain and it was necessary to build in a provision to deal with these claims. It was therefore proposed that as the volume of UC claimants in years 1 and 2 of the scheme would be small, that they should be treated as though they were in receipt of a “passport” benefit by calculating their CTS entitlement based upon a maximum of 80% of their Council Tax liability (subject to being within the capital “cut-off” limit of £6,000). This would mean in some instances that claimants would be treated more favourably under UC than if they had continued to claim their legacy benefit. However, this was considered to be a low financial risk in terms of the potential impact on expenditure.

This has indeed been the case, but UC will eventually be rolled-out for all working-age benefit claimants, whether they are working and in receipt of a small top-up, or unemployed and receiving the maximum level of support. This does therefore pose a significant future financial risk if these claims continue to be treated as ‘passport’ rather than means-tested. In considering any new scheme design, it will, therefore, be necessary to consider whether the treatment of UC income should be subject to a ‘means test’ in order to prevent escalating cost over the ensuing years.

### **3.5. Census Data**

In commenting on the Council Tax Support implications, reference has been made where appropriate to data from the 2011 national census. Details of the key census statistics and information relevant to this report can be found in Appendix A with Benefits Caseload data being included in Appendix B.

## **4. Analysis of Council Tax Support Schemes**

The information given in this section summarises the key changes made by Local Authorities since the introduction of CTS in 2013. It focuses initially on the minimum payments required under their local schemes from working age claimants, being that this represents the most common change introduced. Prior to the implementation of CTS, claimants in receipt of “passport” benefits (i.e. Income Support, Job Seekers Allowance (Income Based) and Employment Support Allowance (Income Related)) were eligible for 100% Council Tax Benefit subject to any deductions made for non-dependents residing in the household. Therefore, minimum payment requirements did not apply. Likewise, this was also true for those with an income level below their ‘Applicable Amount’.

Concurrently with the introduction of CTS, the Overall Benefit Cap (OBC) and “Bedroom Tax” were introduced for Housing Benefit, bringing additional financial pressures to those households affected. Nationally, 70% of claimants affected by the “Bedroom Tax” have also seen reductions in their Council Tax Support. Conversely, 11% of Council Tax Support claimants have been affected by the bedroom tax.

### **4.1. Minimum Payments**

In the first year of CTS, there were 23 London Authorities that introduced minimum payment requirements under their schemes for working age claimants and 10 that did not. The minimum payments ranged from 5% to 22.5% of the Council Tax liability.

Nationally, in 2013, there were 229 authorities that introduced minimum payments under their local schemes representing 68.4% of the 326 authorities in total. There were 97 Authorities that did not introduce minimum payments. The minimum payments ranged from 5% to 33.1% (in 2013/14).



A minimum payment of 8.5% was commonly applied in the first year of the schemes because transitional grant funding was available if support was not withdrawn from claimants by more than 8.5% in the first year. Brent did not avail itself of the transitional grant available because even with this, it was not financially viable to achieve the necessary savings with such a limitation on the minimum claimant payment.

Annually, more authorities have introduced a minimum payment requirement within their localised scheme, as well as changes to the minimum payment levels. The position with regards to minimum payments at the present time is shown in Table 1 below:

Table 1 - Minimum Payment Schemes (2015):

Minimum Payment Schemes (2015/16)						
Area	Minimum Payment range	Authorities with minimum payments		Authorities with no minimum payments		Total
		Number	%	Number	%	
London	5% to 30%	24	73%	9	27%	33
Nationally	5% to 30%	250	77%	76	23%	326

There are now only 55 Local Authorities continuing to require a small minimum payment (i.e. 8.5% or less), plus 42 who continue to provide the same levels of support as they did under the former Council Tax Benefit system. There are a further 35 Local Authorities who whilst not requiring a minimum payment, have revised their CTS entitlement provisions in other ways following the cessation of the national Council Tax Benefit scheme.

The status of the Brent Council minimum payment requirement of 20% in comparison with other London Authorities indicates that in 2015/16, there are 2 London Authorities with a higher minimum payment requirement. These are Harrow Council with 30% and Barking and Dagenham with 25%. There are 4 London Authorities with an equivalent 20% minimum payment requirement. On a national basis, there are 53 authorities with a minimum payment greater than 20% and 76 authorities with an equivalent 20% requirement.

## 4.2. Other Scheme Requirements

Whilst the most common change introduced within local schemes has been minimum payments (as outlined above) there are a number of other changes that have been introduced by Local Authorities, which can be summarised as follows:

- 189 Local Authorities have either reduced or removed second adult rebate.
- 75 Local Authorities introduced a valuation band cap to limit the amount of benefit received in higher value properties to the amount provided to those in lower value properties. The most common valuation band cap applied is D.
- 69 Local Authorities reduced the maximum savings limit for eligibility to claim support, with most reducing the cut-off limit to £6,000 - having been £16,000 previously under CTB.
- 23 Local Authorities have changed the income taper (the amount by which support is withdrawn as income increases), ranging between 15% and 30% - having been 20% previously under CTB.

## 5. Council Tax in-year Collection Rates

Prior to the introduction of CTS, average in-year collection rates across the country were on an upward trend. However, this ceased with the introduction of CTS in 2013/14.

Whilst national figures are not yet available for 2014/15, it has been established that in the first year of local support, average Council Tax collection rates diminished by 0.2% in London and 0.4% nationwide. Within London, there were 19 Authorities that experienced a fall in collection rates, 11 where it increased, and 3 where there was no change.

One of the original objectives of the Brent scheme was to achieve in-year collection rates of between 50% - 80% for customers in receipt of CTS. Whilst overall collection rates within Brent have fallen, the collection rates achieved for CTS claimants has exceeded expectations as demonstrated in Table 2.

Table 2 - In-Year Council Tax Collection Rates

Council Tax collection rates for Years 1 & 2 of CTS		
Collection Rate	End of Year 2013/14	End of Year 2014/15
CTS Claimants	81.76%	85.71%
Overall	95.70%	95.60%

### 5.1. Collection Rates vs CTS Scheme

Chart 1 below shows that within the 23 London Authorities that introduced a minimum payment requirement within their CTS scheme in 2013/14, 74% experienced a reduction in their “in-year” collection rates, 4% experienced no change and 22% experienced an increase.

Chart 1 - London LA's with requiring a minimum payment

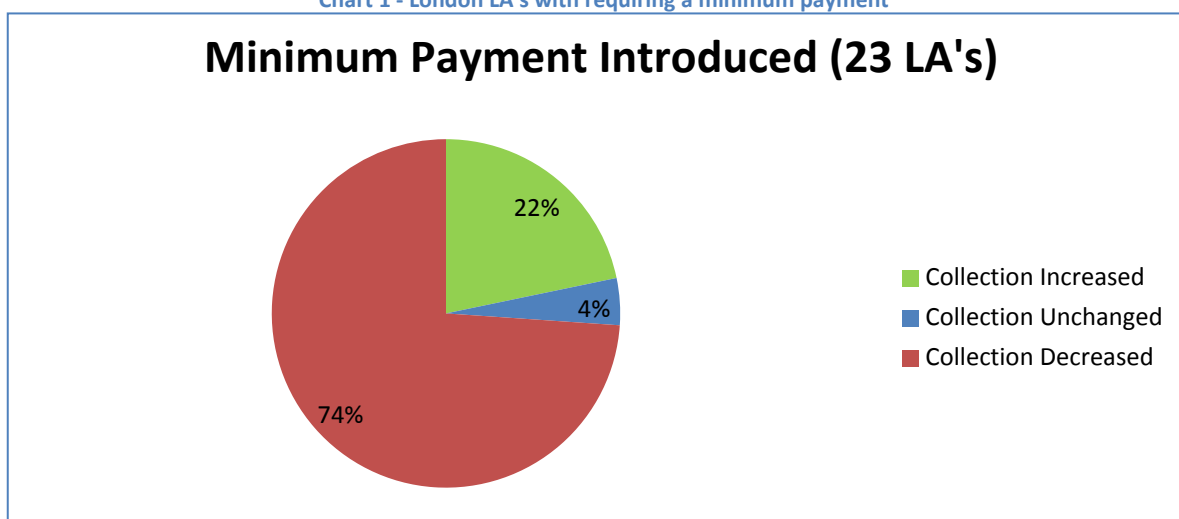
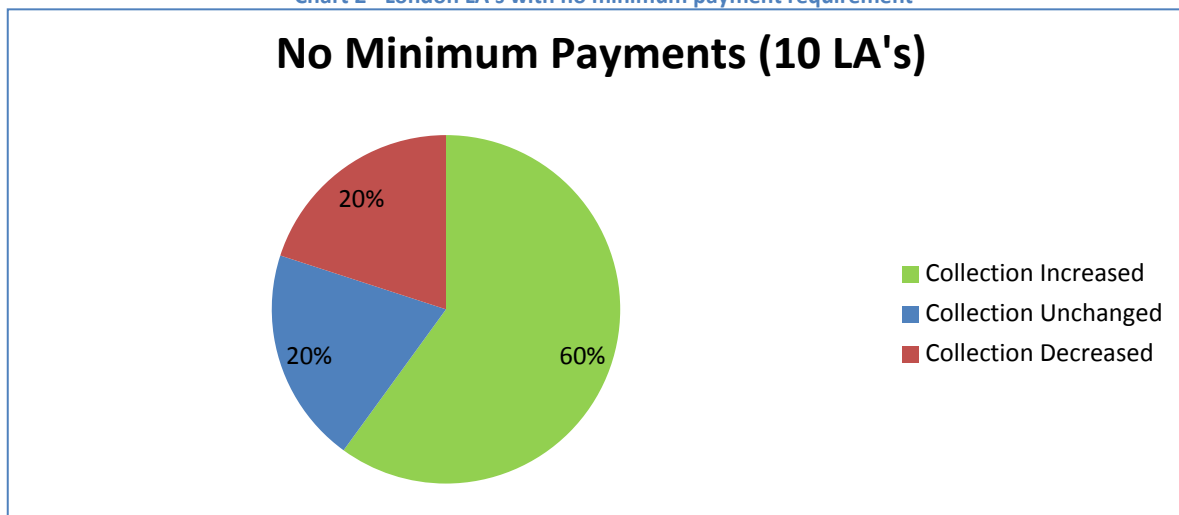


Chart 2 below shows that within the 10 London Authorities that did not introduce a minimum payment requirement within their CTS scheme in 2013/14, 20% experienced a decrease in their “in-year” collection, 20% experienced no change and 60% experienced an increase.

Chart 2 - London LA's with no minimum payment requirement



The above results appear to suggest a relationship within London Authorities between the minimum payment requirement of a CTS scheme and “in-year” collection result. However, a statistical analysis carried out by ranking 2013/14 collection results and separately ranking the minimum payment requirement under their CTS scheme, reveals only a weak relationship at best. (i.e. a more generous local scheme does not in itself result in an improved “in-year” collection). It is therefore more likely that there are other factors influencing overall levels of collection within an authority. These could for example comprise other aspects of the localised scheme introduced or socio-economic factors within the Local Authority area concerned such as employment levels and size of benefits caseload).

## 5.2. Collection Rates vs Deprivation

A statistical analysis has been carried out by ranking 2013/14 collection rates of each London Authority and separately ranking their deprivation level by applying a deprivation index. This was to determine whether there was any potential relationship between the deprivation level of a London Authority and their “in-year” Council Tax collection. This has indicated that there appears to be a strong relationship between deprivation levels and “in-year” collection; the greater an Authority’s level of deprivation, the lower their “in-year” collection rate.

## 6. Brent CTS caseload and expenditure analysis

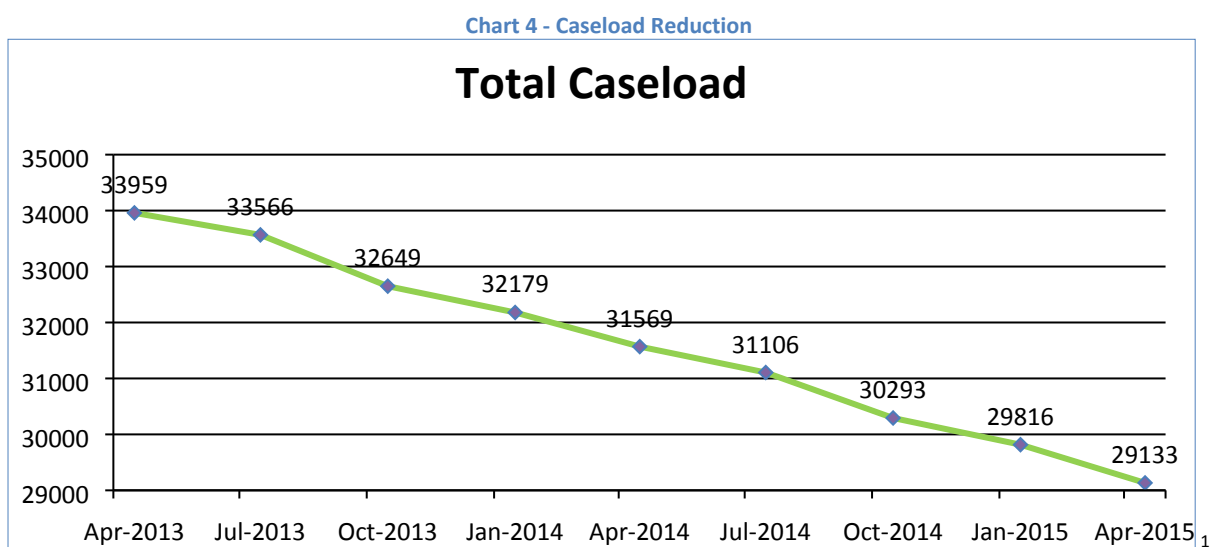
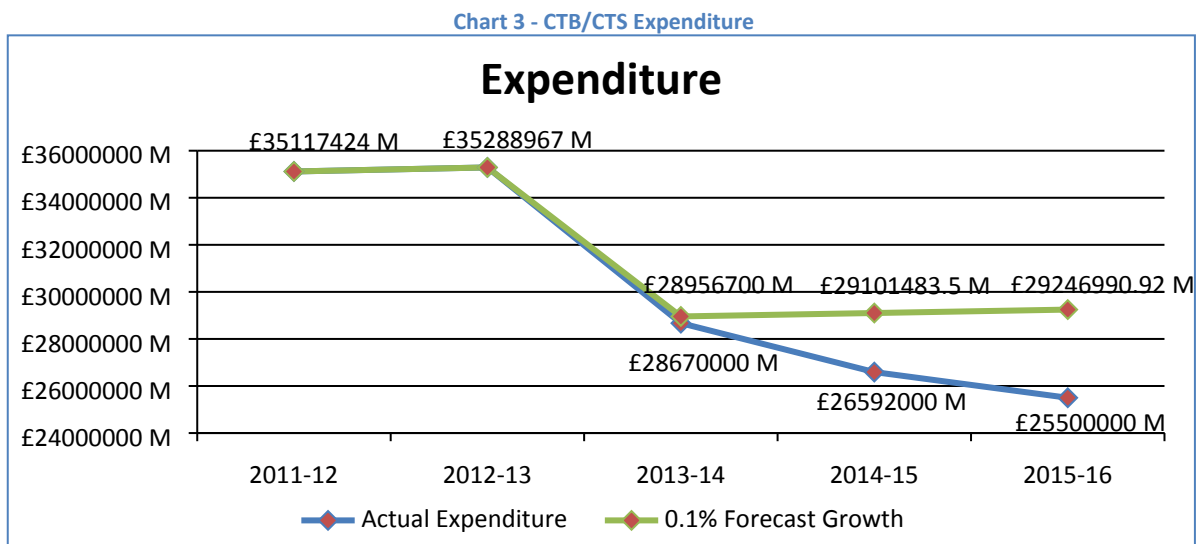
CTS claims are currently categorised by the following groups:

- **Pensioners** - customers who have reached the qualifying age of State Pension Credit
- **Working Age Vulnerable** – Customers protected from the 20 per cent minimum contribution if they, their partner or dependants are entitled some form of disability or disabled earnings disregard, or the claimant is in receipt of disabled person’s reduction for council tax purposes, war disablement pension or war widow’s / widower’s pension, or carers allowance,
- **Working Age Employed** – Customers that are working whether employed or self employed,
- **Working Age Other** – Customers who do not meet the criteria for the other 3 categories, for example, customers in receipt of “out of work” benefits.

## 6.1. Recent Caseload and Expenditure

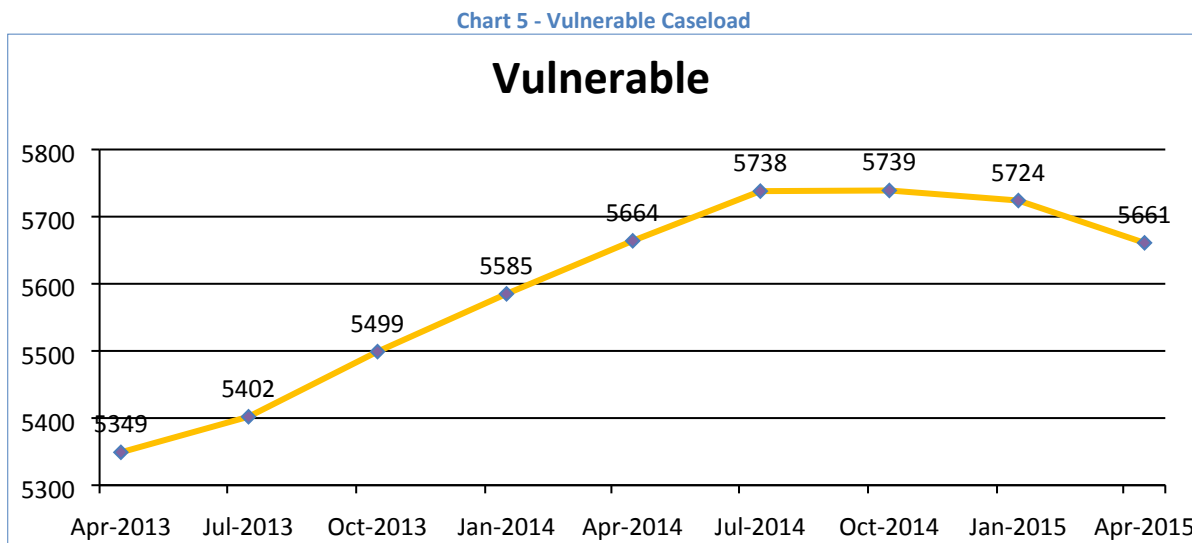
Since the introduction of CTS, both expenditure and caseload have experienced a significant downward trend. Whilst the reduction in expenditure was an intended consequence of scheme design, after the initial reduction of caseload resulting from some aspects of the new scheme (e.g. reduction to the savings limit, increased non-dependant deductions), it was expected that the caseload would continue to grow. Chart 3 and Chart 4 below illustrate the reduction in both caseload and expenditure over the final two years of CTB and the first two years of CTS (with forecast expenditure for 2015/16).

It should be noted that the original scheme was also modelled on the expectation that Council Tax collection from CTS claimants could be as little as 50%, an expectation which has in fact been exceeded, but which partially explains the financial caution built into the scheme design. This notwithstanding, it can also be noted that the Revenue Support Grant has decreased by 39.8% between 2013/14 and 2015/16 providing the overall context in which the reduction in CTS expenditure should be viewed.



<sup>1</sup> Caseload figures for April 2015 used in Chart 4 and Chart 5 are based on a snapshot taken at 1<sup>st</sup> April 2015. All other caseload data referenced is based on data extracted on 1<sup>st</sup> May 2015

It should be noted that not only has the overall caseload decreased steadily, but it has done so across most of the groups, including pensioners, who were not impacted by the change to CTS. The only exception to this is the “vulnerable” group which has actually experienced growth since April 2013. The increase to the “vulnerable” caseload is illustrated in Chart 5 below.



## 6.2. Current Caseload

Immediately prior to introducing the local CTS scheme, there were 35,792 live claims for Council Tax Benefit of which 24,064 (i.e. 67%) were of working age. By the 1<sup>st</sup> September 2013, this had reduced to 32,525 claims (i.e. a reduction of 3,267 representing a reduction of 9%). Since that time, caseload has been reducing at a rate of approximately 120 claims per month.

The current caseload, as at April 2015, is 29,042, of which the working age caseload is 18,879. The total number of live Council Tax accounts in April 2015 was 114,930; therefore 25.27% of Council Taxpayers receive CTS of which 65% are of working age. Total caseload has reduced by 19% since the final year of CTB (i.e. 31<sup>st</sup> March 2013). Chart 6 below shows the proportionate composition of each group within the total current caseload with Chart 7 showing the composition of the vulnerable group. **Error! Reference source not found.** details how the working age groups are represented across the Council Tax Valuation Bands.

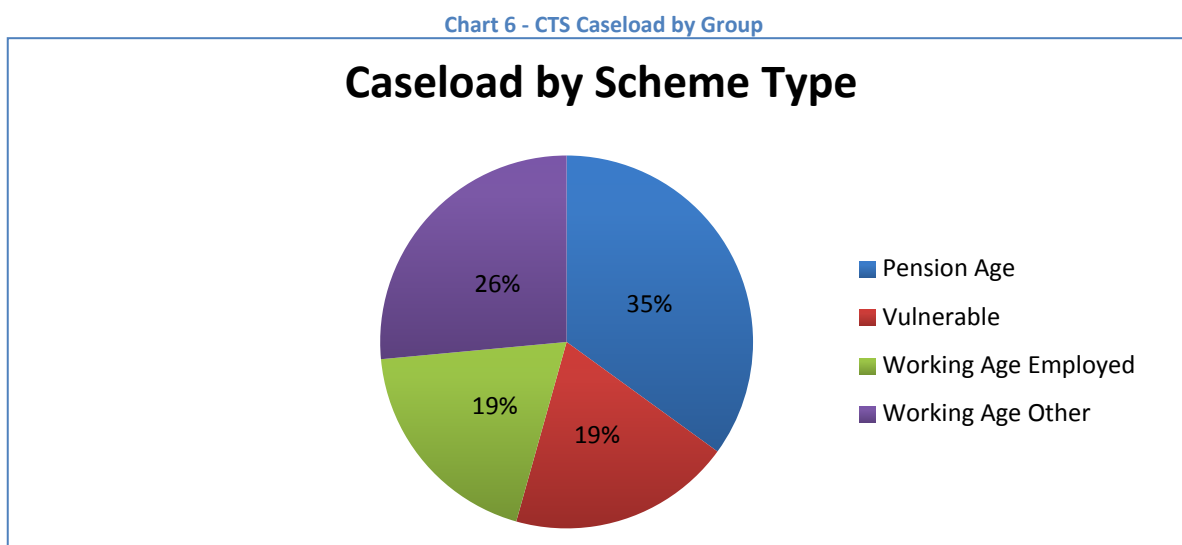


Chart 7 - Composition of Vulnerable Group

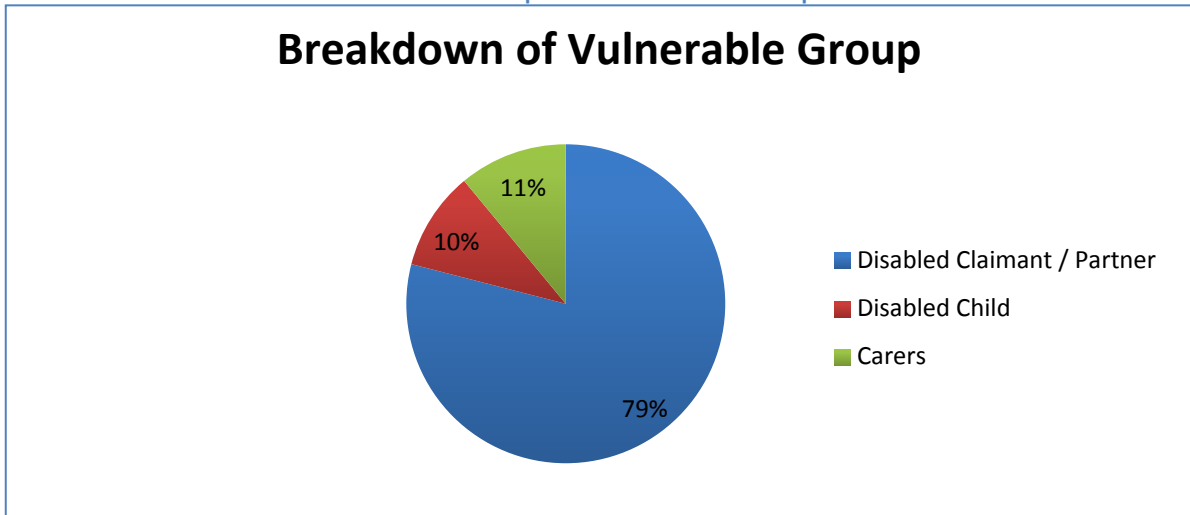
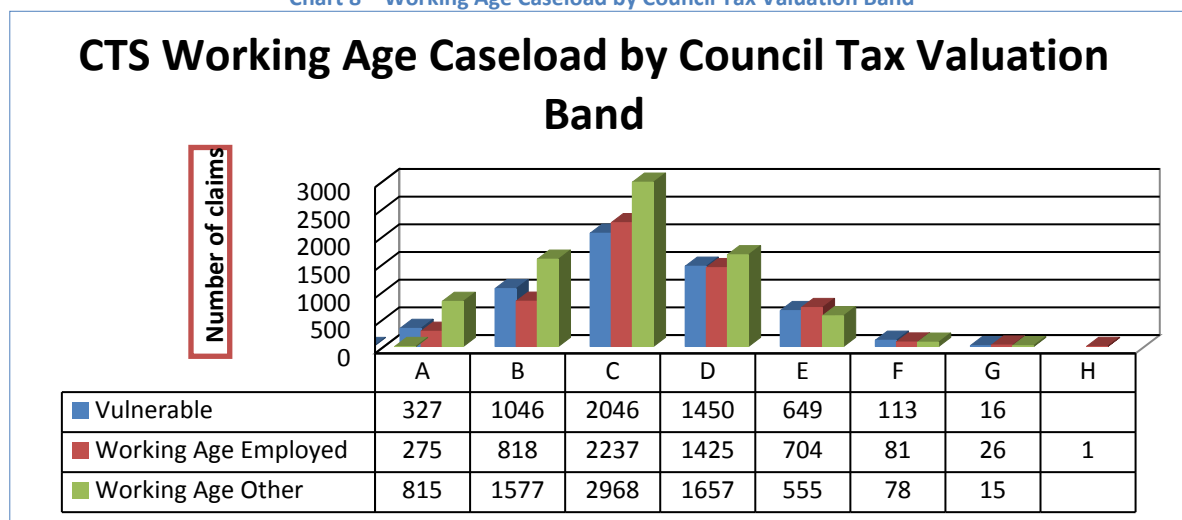


Chart 8 – Working Age Caseload by Council Tax Valuation Band



### 6.3. Reasons for Caseload Reduction

It is of significance that the CTS caseload reduced from 35,792 in December 2012 to 32,525 in the first year of the scheme and further reduced to 30,600 during the second year of the scheme before reaching the current level of 29,042. The initial reduction in the first year can be partially attributed to the effect of the scheme changes meaning that a significant number of claimants with a lower level of entitlement, ceased to be entitled altogether. (Other recipients would have remained entitled, but to a smaller amount.)

Whilst a reduction in caseload was anticipated when the CTS scheme was drafted in order to deliver the scheme within the grant-funded level, the reduction is significantly greater than that anticipated. Interestingly, an analysis of the differing claim types indicates that a reduction of 600 claims has occurred for pension credit age claims alone which would have been unaffected by the introduction of the localised arrangements.

Reference to the 2010 national census statistics for Brent indicates that the number of single-family households where all of the inhabitants were aged 65 or over had diminished by 19% to 12,264. Whilst the census was

conducted in 2010, it does appear to show a degree of consistency in terms of the current reduction experienced for claimants of pension credit age.

The remaining caseload reduction has arisen in relation to working age claims and is anticipated to be due to a combination of factors. These include changes in the overall economic climate and the “freezing” of applicable amount levels to 2012/13 amounts for calculating CTS entitlement, meaning that annual increases in other income will tend to reduce CTS entitlement and potentially, for those in receipt of lower levels of entitlement, take them out of entitlement completely.

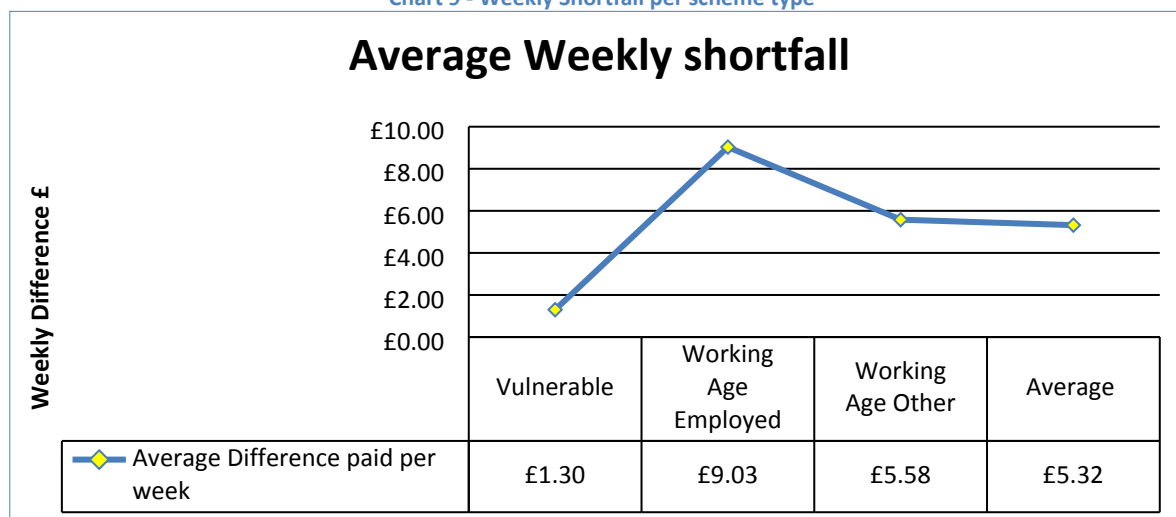
#### 6.4. Average Weekly Liability

Based on the working age groups, Table 3 below provides a breakdown of average weekly Council Tax liability<sup>2</sup>, average weekly CTS that the customer in that group is likely to receive and the difference that the customer will have to pay towards their Council Tax as a result. (It should be noted that “vulnerable” status protects claimants against the 20% minimum payment requirement, but not against other provisions of the scheme.)

Table 3 - Average Weekly Council Tax liability against CTS

Scheme Type	Average Weekly CTAX Liability	Average Weekly CTS	Average Difference to Pay
Vulnerable	£21.05	£19.75	£1.30
Working Age Employed	£21.74	£12.71	£9.03
Working Age Other	£19.66	£14.08	£5.58
<b>Average</b>	<b>£20.69</b>	<b>£15.37</b>	<b>£5.32</b>

Chart 9 - Weekly Shortfall per scheme type



Customers within the Vulnerable Scheme pay on average £6.01 (82%) less Council Tax per week than the average for the other two working age groups.

<sup>2</sup> Weekly liability and CTS is calculated net of any council tax discount and the 20% eligible reduction (for vulnerable scheme type)

The average weekly difference for working age caseload calculated at the start of the local scheme was £4.14. The freezing of allowances and premiums at the 2012/13 rates will have contributed to the increase in the average weekly difference that claimants are required to pay.

Pension Credit Age customers are protected under the existing local scheme in that the calculation of the reduction they receive has been set by Central Government; however the average difference that a pension-age customer has to pay towards their council tax is £3.16 per week. If we were to add the pensioner caseload to Table 3 above, the average weekly difference a CTS customer would pay is £4.56 per week rather than £5.32 per week as stated.

## 6.5. Council Tax Arrears

A “snapshot” analysis of cases with Council Tax Arrears as at 24<sup>th</sup> April 2015 has provided the following information, set out in Table 4 below.

Table 4 - Number of CTS customers with arrears<sup>3</sup>

CTS Customers with Arrears					
Arrears Year	Working Age Earners	Working Age Other	Vulnerable	Pensioner	Total
2012/13	287	372	167	115	941
2013/14	932	1608	432	219	3191
2014/15	1956	2458	550	421	5385

Table 5 below details the proportionate value of the figures displayed in Table 4 above against the latest caseload information, as illustrated in Chart 10.

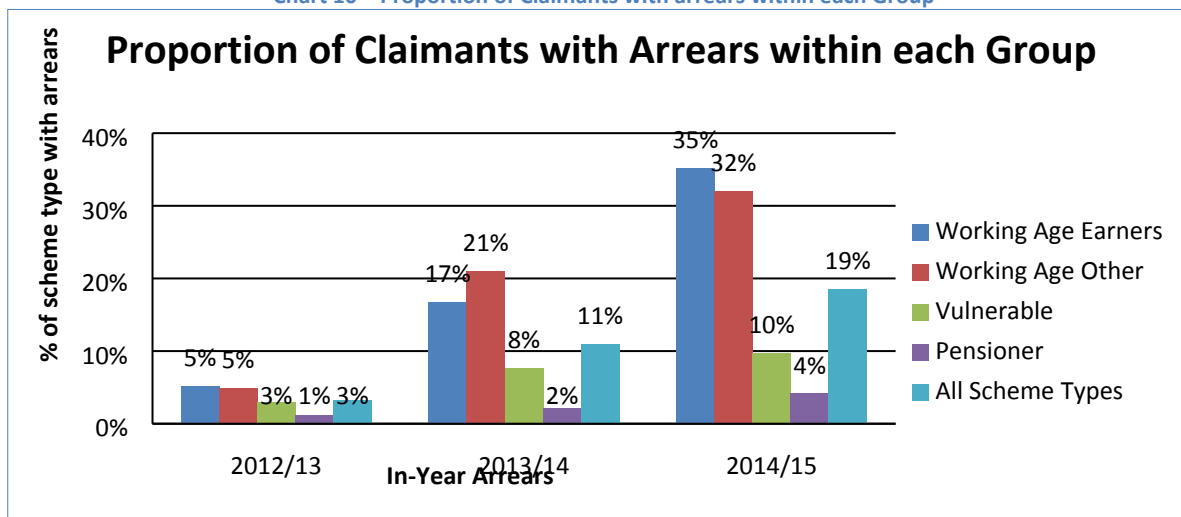
<sup>3</sup> Table 4 details the number of claims with arrears relating to a specific Council Tax year that remains outstanding as at 24<sup>th</sup> April 2015.



Table 5 - Proportion of CTS Claimants with Arrears

Proportion of CTS Claimants with Arrears					
Arrears Year	Working Age Earners	Working Age Other	Vulnerable	Pensioner	All Scheme Types
2012/13	5%	5%	3%	1%	3%
2013/14	17%	21%	8%	2%	11%
2014/15	35%	32%	10%	4%	19%

Chart 10 – Proportion of Claimants with arrears within each Group



The analysis indicates that customers within the Working Age Other and Working Age Employed groups are, in proportionate terms, more likely to have arrears arising from 2014/15 than other groups with 32% and 35% of claimants respectively having arrears for that financial year. This is significantly higher than the 19% average across all of the groups for 2014/15 although the average is significantly reduced by the pension credit age group for whom the scheme is prescribed nationally and the vulnerable group that are protected from paying the minimum 20% Council Tax.

It should be noted that Brent undertook considerable pro-active mitigation work with claimants prior to the introduction of CTS, including assisting 902 customers to clear their council tax arrears through Discretionary Hardship Payments (DHP), 464 of who are still in receipt of CTS. Whilst Table 4 has not been adjusted to factor this, it is probable that the total arrears cases relating to 2012/13 may have been up to 464 higher. Whilst the number of cases in arrears in proportionate terms appears to suggest a significant upward trend, it should be borne in mind that the number of arrears cases for 2012/13 and 2013/14 as at April 2015 are likely to have significantly diminished since the end of the years' concerned whereas the 2014/15 year only ended two months ago and consequently will show a higher proportion of cases with arrears for that year.

It should also be noted that any increase in Council Tax arrears may have a consequential impact on subsequent in-year collection performance, which in turn may have a further impact on arrears. For 2014/15, the in-year collection rate for Brent Council was 95.6% representing a slight reduction of 0.1% on the previous year's result, although the impact of the Council Tax Support Scheme on this result is not yet known (and in fact, Council Tax collection from CTS claimants increased in the second year of the scheme). Additionally, as the collection performance for Local Authorities for the second year of the localised arrangements is not yet fully known and is not generally published nationally until July / August, it is not possible to test whether this hypothesis has occurred on either a local or national basis at present.

## 6.6. Liability Orders Issued against CTS Customers

Across the 4 claimant groups outlined above, there were 1,099 working age CTS claimants that were subject to a liability order in 2013/14 (1,202 including pensionable age claimants). This increased to 2,582 liability orders in 2014/15 (2,716 including pensionable age claimants).

Whilst it is not currently possible to give a truly comparable position in terms of the overall number of Council Tax Payers subject to a liability order for these two years, the total number of liability orders issued was 23,474 for 2013/14 and 23,038 for 2014/15. Consequently, the proportion of working age claimants subject to a liability order expressed as a proportion of the total number of liability orders issued equates to 4.68% for 2013/14 and 11.20% for 2014/15.

This suggests that there is an upward trend in terms of the proportion of working age claimants subject to a liability orders.

## 7. Equalities Impact Analysis

An equality analysis has been undertaken to determine the impact that the CTS scheme has had on those of the nine protected characteristics - namely; age, disability, gender reassignment, marriage and civil partnership, maternity and pregnancy, race (ethnicity), religion or belief, sex, and sexual orientation – for which sufficient data is held to facilitate this. The report also examines data based on Family Status, despite not being part of the Equality Act.

The following will not be a factor in this equality assessment as there is currently insufficient or no data or evidence available to validate this within the records held on the Benefits database:

- gender reassignment;
- marriage and civil partnership;
- pregnancy and maternity;
- religion or belief
- sexual orientation

The Pension credit age group has been excluded from the analysis conducted as the assessment of pension credit age CTS claims is not subject to Brent's local scheme arrangements.

### 7.1. Family Status

Family Status is categories into 4 groups:

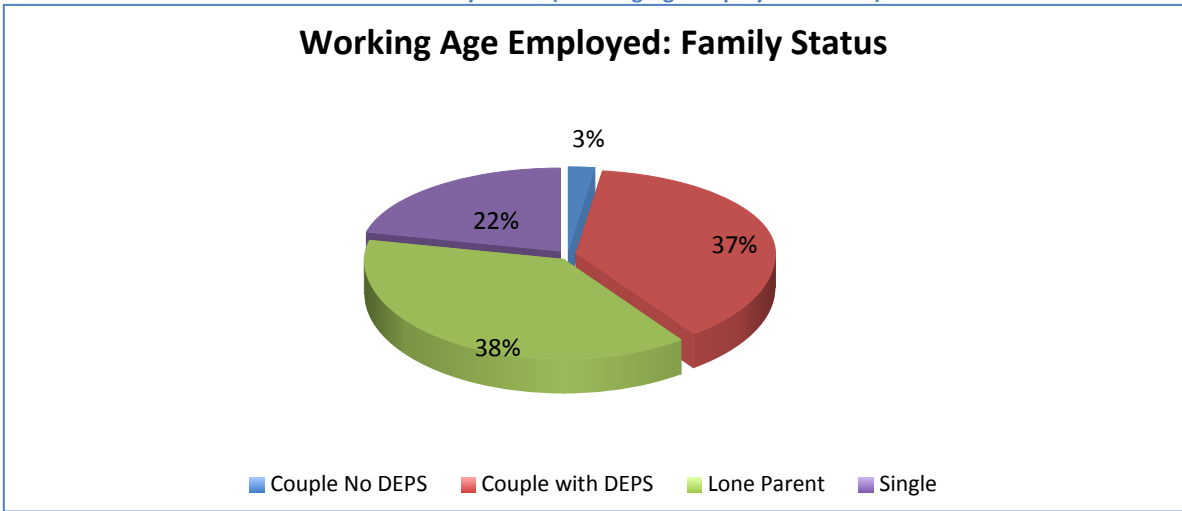
- Couples with no dependants
- Couples with dependants

- Lone Parents
- Single

Single customers make up over 56% in the “vulnerable” group compared to “couples with no dependants” making up less than 7%; these are disproportionate to the overall caseload (43% singles and 4% couples with No Dependants). However, over half of all couples with no dependants are in the “vulnerable” group.

Charts Chart 11, Chart 12 and Chart 13 below highlight that lone parents and couples with dependants are less likely to be classed as “vulnerable” compared to their representative proportions of the caseload.

**Chart 11 - Family Status (Working Age Employed Scheme)**



**Chart 12 - Family Status (Vulnerable Scheme)**

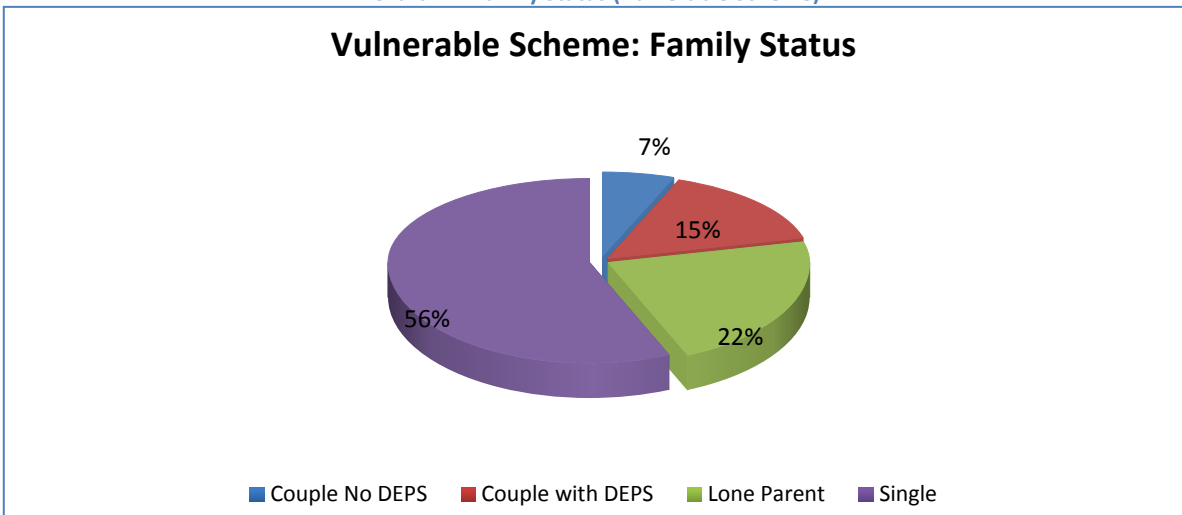


Chart 13 - Family Status (Working Age Other)

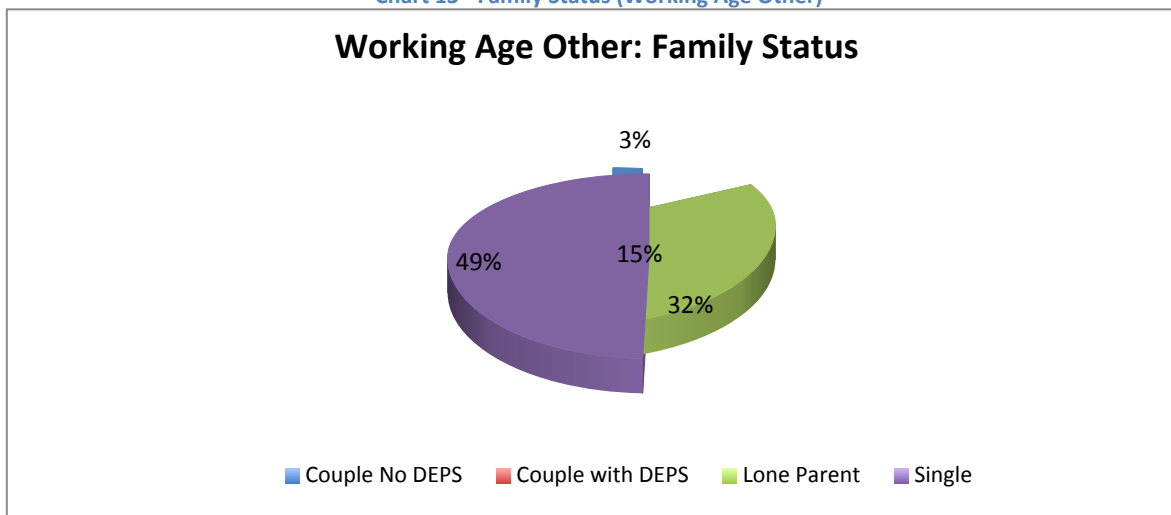


Table 6 below details the amount a customer has to pay towards their Council Tax per week within the family status groups.

Table 6 - Weekly CTS Shortfall by family status

Weekly CTAX Payment	Couple No DEPS		Couple with DEPS		Lone Parent		Single		Total	
	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage
£0.00	330	45%	684	17%	1083	19%	2886	35%	4983	26%
£0.01-£5.00	168	23%	931	23%	3046	52%	3437	42%	7582	40%
£5.01-£10.00	95	13%	1239	30%	759	13%	857	10%	2950	16%
£10.01-£15.00	59	8%	524	13%	578	10%	581	7%	1742	9%
£15.00+	84	11%	732	18%	365	6%	441	5%	1622	9%
<b>Total</b>	<b>736</b>	<b>100%</b>	<b>4110</b>	<b>100%</b>	<b>5831</b>	<b>100%</b>	<b>8202</b>	<b>100%</b>	<b>18879</b>	<b>100%</b>

On average, 66% of the working age caseload pays between £0 and £5 per week towards their Council Tax. A higher proportion is seen amongst Couples with no dependants (68%), Lone Parents (71%) and Single claimant households (75%). However, only 40% of Couples with dependants fall into that same band, with the remaining 60% paying between £5.01 and £15.00+ on average per week. Couples with no dependants are proportionately most likely to have nothing to pay, with 45% receiving maximum entitlement, followed by Single claimant households at 35%. Single person households (5%) and Lone parents (6%) are the least likely to pay £15+.

Table 7 below shows a snapshot of family status as it relates to the impact of other welfare reforms and the Troubled Families cohort.

Table 7 - Claims affected by Welfare Reform

Welfare Reform	Number of CTAX claims affected by Welfare Reform				Total
	Couple No DEPS	Couple with DEPS	Lone Parent	Single	
<b>OBC</b>	<b>4</b>	<b>313</b>	<b>790</b>	<b>278</b>	<b>1,385</b>
<b>Troubled Families</b>	<b>4</b>	<b>98</b>	<b>364</b>	<b>44</b>	<b>510</b>
<b>Bedroom Tax @ 14%</b>	<b>66</b>	<b>64</b>	<b>237</b>	<b>773</b>	<b>1,140</b>
<b>Bedroom Tax @ 25%</b>	<b>18</b>	<b>5</b>	<b>15</b>	<b>180</b>	<b>218</b>
<b>Total</b>	<b>92</b>	<b>480</b>	<b>1,406</b>	<b>1,275</b>	<b>3,253</b>

This indicates that just over 17% of working age customers against the total working age caseload appear to have also been affected by either other welfare changes or are known to Troubled Families, with lone parents being more affected than any other group – though it should be noted that some claimants may be affected by more than one of these factors.

## 7.2. Age

Age is recorded within age groups and categorised into the 4 claim categories as shown in Table 8 below with key data highlighted for ease of reference.

Table 8 - Caseload & Scheme Type by Age

Age Group	Vulnerable		Working Age Employed		Working Age Other		Grand Total	
18-24	48	11%	86	20%	292	69%	426	2%
25-34	443	16%	989	35%	1417	50%	2849	15%
35-44	1180	21%	2253	41%	2084	38%	5517	29%
45-54	2147	34%	1790	28%	2411	38%	6348	34%
55-60	1306	47%	382	14%	1110	40%	2798	15%
61+	523	56%	67	7%	351	37%	941	5%
<b>Grand Total</b>	<b>5647</b>	<b>30%</b>	<b>5567</b>	<b>29%</b>	<b>7665</b>	<b>41%</b>	<b>18879</b>	<b>100%</b>

Just over 29% of the working age caseload is aged between 35 and 44 years, with 34% aged between 45 and 54 years. The age group 18 to 24 years comprises only 2% of the current working age caseload. However, it will be seen that the most likely age groups to be vulnerable are 55-60 (47%) and 61+ (56%). Table 9 below compares and contrasts the current working age composition of the caseload to that which existed in 2012 when the local scheme was designed.

Table 9 - Proportion of Caseload by Age

Age Band	Proportion of Working Age Caseload in December 2012	Proportion of Working Age Caseload in May 2015	Change in Composition
18 to 24	5%	2%	-3%
25 to 34	21%	15%	-6%
35 to 44	32%	29%	-3%
45 to 54	31%	34%	3%
55 to 60	11%	15%	4%
61+	0%	5%	5%

Table 9 indicates that the proportion of working age claimants aged 45 and over has increased over the past three years whilst the proportion of working age claimants aged less than 44 has diminished. The analysis of claims for which entitlement to Benefit was anticipated to cease under the local scheme arrangements indicated that 4.1% of the total working age caseload aged under 45 were to be affected. This compared to 4% of the working age caseload aged 45 and over. As the anticipated loss of entitlement for claims across these two age bands was effectively neutral, the results in Table 9 suggest that other factors may be responsible for the change in composition. It is possible that claimants aged under 45 are more likely to attain employment than claimants aged 45 and over and that the improved economic climate has assisted with this. However, the reasons cannot be determined with greater precision and are likely to be due to more than one factor alone.

Chart 14 below shows the percentage increase / decrease in caseload by customer age between the cessation of the national Council Tax Benefit scheme in March 2013, and April 2015 when CTS was introduced.

The CTS working age caseload has seen a significant reduction in the number of claims for customers under 25 as was expected when the original scheme was introduced. However, it should also be noted that as the volumes of claims for this category are relatively small, relatively minor changes in volume terms may show a significant change in proportionate terms. There have also been significant claim reductions in proportionate terms as expected for the age range 25 to 54 as a consequence of the scheme design and more recently, the improved economic climate generally. The working age caseload has decreased very slightly for customers aged between 55 and 60 years old although this is anticipated to be because a number of these customers would have seen their claims transfer to the pensionable age claim category.

Chart 14 - Changes in caseload since 31/03/2013

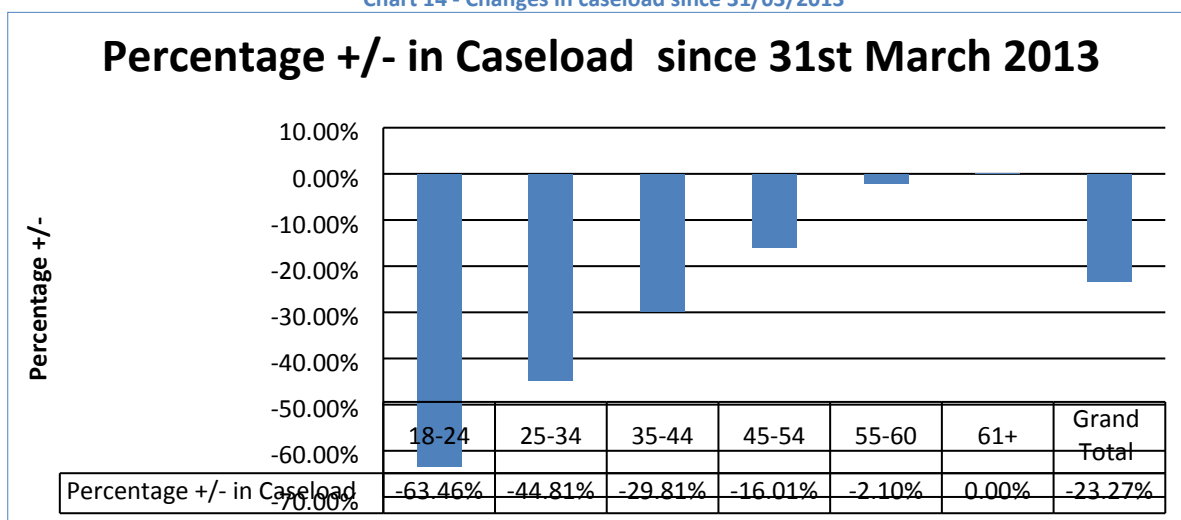


Chart 15 – Weekly Shortfall by Age Band

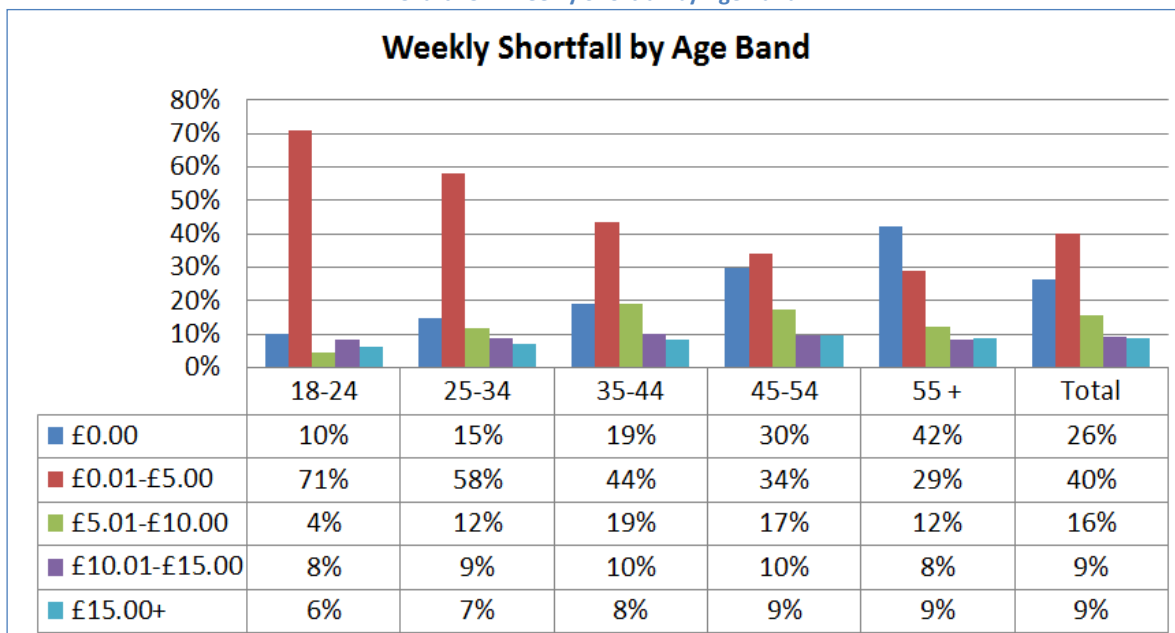


Chart 15 indicates that the 18 to 24 age band is proportionately more likely to have a weekly shortfall between their CTS entitlement and Council Tax liability of up to £5. The reasons for this are primarily as were identified when the scheme was designed in December 2012 which identified that those most affected by a reduction in entitlement of

between £3 and £5 were in the 18 - 24 age group (i.e. 76%). This was because that age group was less likely to receive protection under the proposed scheme as they were less likely to be in receipt of Disability Living Allowance for example and more likely to be in receipt of a benefit such as Job Seekers Allowance (Income Based). Claimants aged 55+ are proportionately more likely to have no weekly shortfall between their CTS entitlement and Council Tax liability as they have a higher proportion of vulnerable claimants and are therefore protected from the requirement to pay the 20% minimum Council Tax contribution

When the initial equalities analysis was carried out in 2012, it revealed that for working age claims, those within the 55+ age category were more likely than another group to have non-dependents in the household (36.8%) compared to the average across the whole working age caseload (17.5%). Analysis of the current caseload, as depicted in Table 10 below, shows that this continues to be the case with 32.5% of the 55+ group having non-dependants in the household compared to the working age average of 17.2%. Proportions across each of the other Age bands are broadly representative of the figures in the 2012 analysis.

**Table 10 - Number of Non Dependants by customer Age Band**

Age Group	Number of Non Dependants in a claimants home							
	0	1	2	3	4	5	6	Total
<b>18-24</b>	98.5%	1.7%	0.4%	0.0%	0.0%	0.0%	0.0%	<b>100.0%</b>
<b>25-34</b>	97.0%	2.7%	0.3%	0.0%	0.0%	0.0%	0.0%	<b>100.0%</b>
<b>35-44</b>	91.4%	7.5%	1.0%	0.1%	0.1%	0.0%	0.0%	<b>100.0%</b>
<b>45-54</b>	75.2%	17.4%	5.9%	1.2%	0.2%	0.2%	0.0%	<b>100.0%</b>
<b>55+</b>	67.5%	20.8%	8.0%	2.8%	0.8%	0.1%	0.0%	<b>100.0%</b>
<b>Total</b>	<b>82.8%</b>	<b>12.2%</b>	<b>3.7%</b>	<b>0.9%</b>	<b>0.2%</b>	<b>0.1%</b>	<b>0.0%</b>	<b>100.0%</b>

It should be noted that whilst those in the 55+ age group are more likely to have one or more non-dependants in the household, 59.7% of those individuals are within the vulnerable group; thus not subject to the minimum payment requirement and in some cases are also not subject to non-dependant deductions due to disability.

### 7.3. Disability

The existing working age vulnerable group is comprised predominantly by disabled claimants, their disabled partner or disabled dependants (i.e. 89%). The remaining 11% is represented by claimants in receipt of a Carer’s Allowance.

Disabled claimants within the vulnerable group are afforded protection from the payment of the minimum 20% Council Tax liability generally required by other working age claimants. References within this document to the vulnerable group are therefore predominantly in relation to disabled persons.

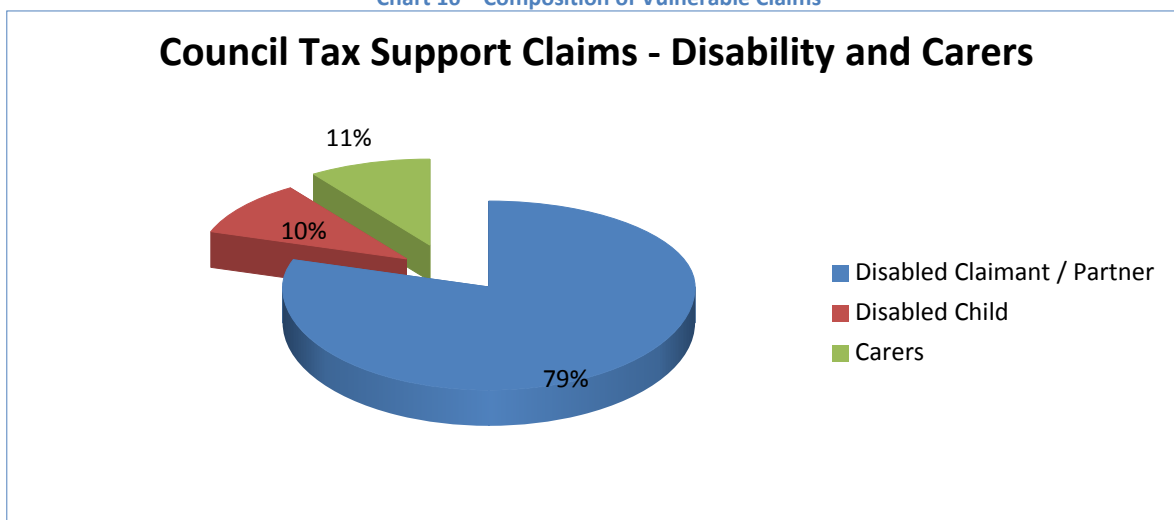
When determining the original Council Tax Support scheme, due regard was given to affording protection for disabled claimants, their family members and carers. This supported the Council’s second key principle concerning the scheme design that provided for the following: “The most vulnerable claimants should be protected (from the minimum contribution) proposed for Council Tax Support”.

The current caseload has 5,647 working age vulnerable claims representing almost 20% of the total Council Tax Support caseload. This represents an increase of 6% in claimants classed as vulnerable since the start of the scheme.

There are currently 4,494 claims where the claimant and / or their partner are disabled, 544 claims where the claimant has a disabled child and 609 claims where the claimant is a carer. Chart Chart 16 below summarises the composition of the vulnerable working age caseload in proportionate terms.

The effects of the protection afforded to disabled persons from payment of the minimum 20% Council Tax liability can be clearly seen in terms of the average weekly amount they pay towards Council Tax liability. For vulnerable claimants, this amounts to £1.30 in comparison to £3.16 for pension credit age claimants, £9.03 for working age employed and £5.58 for other claimants of working age. Additionally, the proportion of vulnerable CTS claimants with Council Tax arrears is significantly lower than for those in the other working age groups.

Chart 16 – Composition of Vulnerable Claims



#### 7.4. Ethnicity

Currently, we hold ethnicity data for 65% of working age claims. The data held indicates that 'Asian' customers comprise nearly 14% of our working age customers, 'Black' customers 24% and 'White' customers 20%. The overall proportions shown for each ethnic group in Table 10 are consistent with those that were identified in December 2012. However, within the vulnerable group, there have been changes in the composition such that the black ethnic group now has a higher proportionate share than at the start of the scheme (i.e. an increase of 10%) and the proportion of vulnerable claims for which the ethnic group is unknown has increased by 23%. The white ethnic group has a reduced proportionate share of the vulnerable group (i.e. 7%). The mixed ethnic group has also seen a reduction in proportionate terms within the vulnerable group of 10% and the "other" ethnic group has also seen a reduction of 11%. It is possible that the variations identified above may not exist if the ethnic group were known for all the claims within the vulnerable category. In terms of the working age employed and working age other categories, it is not possible to provide a comparative analysis as these groups have been compiled using different claim data to that which existed when the scheme was designed.

Key data is highlighted in **Error! Reference source not found.** below which indicates that 12% of current Vulnerable Working Age customers are from the "Asian" ethnic group in comparison to 21% from the "Black" ethnic group and just over 20% for the "White" ethnic group. These are broadly representative of the proportions that each group represents in terms of the total working age caseload.



In terms of the Working Age Employed group, there are a higher proportion of Asian ethnic group claimants than for other claim categories. Black ethnic group claimants are broadly comparable across each of the claim types although there is a higher proportion showing in the Working Age Other claim group. This would appear to be consistent with pre-CTS records which indicated that the Black ethnic group had a higher volume of claimants in receipt of Income Support, Job Seekers Allowance (Income Based) and Employment Support Allowance (Income Related) (i.e. the former “passport” benefits). The White ethnic group has a broadly comparable showing across each of the claim types.

There are, however, almost 36% of claimants for whom their ethnic group is unknown and consequently, the proportions shown should be considered in that context.

**Table 10 - Ethnicity by Scheme Type**

Ethnic Group	Vulnerable		Working Age Employed		Working Age Other		Grand Total	
	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage
Asian	682	12.08%	1027	18.45%	843	11.00%	2552	14%
Black	1192	21.11%	1217	21.86%	2034	26.54%	4443	24%
Mixed	147	2.60%	189	3.40%	277	3.61%	613	3%
Other	191	3.38%	293	5.26%	260	3.39%	744	4%
Unknown	2289	40.53%	1806	32.44%	2608	34.02%	6703	36%
White	1146	20.29%	1035	18.59%	1643	21.44%	3824	20%
<b>Total</b>	<b>5647</b>	<b>100.00%</b>	<b>5567</b>	<b>100.00%</b>	<b>7665</b>	<b>100.00%</b>	<b>18879</b>	<b>100%</b>

**Chart 17 – Weekly Council Tax Shortfall by Ethnicity**

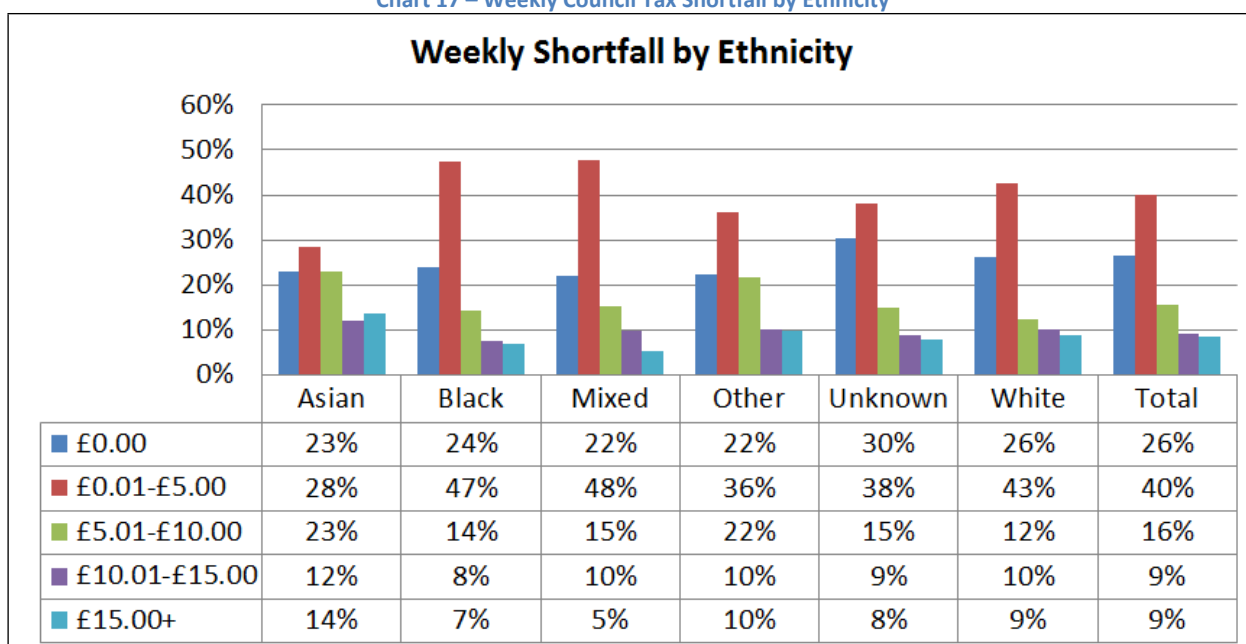


Chart 17 above indicates that the Asian group is proportionately more affected by a shortfall of more than £15 between their CTS entitlement and Council Tax liability than other ethnic groups. The reasons for this can primarily be determined from the analysis previously undertaken when the existing scheme was designed in December 2012.

In particular, ‘Asian’ families had a greater proportion of dependants (i.e. 22% had 3-4 children per household compared to 10% of the ‘white’ group). Consequently, they generally had larger homes and hence more Council Tax to pay for the Valuation Band allocated. For example, 16% of the ‘Asian’ ethnic group resided in Band E properties

compared to 9% 'Black or 10% 'White' ethnic groups. Additionally, 6% of Asian claimants had 2 or more non dependants living with them compared to only 3% of non Asian families and therefore were subject to the effects of the increased rates of non dependant deductions introduced under the local scheme. Despite the 14% reduction to the CTS caseload, the proportions of Asian families and non Asian families with 2 non-dependants has remained at 6% and 3% respectively.

## 8. Key Findings

- Brent is one of 250 Councils nationally operating a minimum payment scheme. Nationally minimum payments range from 5% to 30%; Brent's scheme is 20%.
- Nationally, Local Authorities have adopted a variety of features including revised tapers, savings limits, non-dependant charges and income tapers (which Brent's entire scheme applies). Some other features (e.g. valuation band caps) were not adopted by Brent.
- The CTS caseload has steadily declined since April 2013, with the most significant decrease affecting the Working Age Other group, with a total reduction of 31%. The vulnerable group was the only one to buck the trend and experience an increase in caseload of 6%.
- Expenditure for the first year of CTS was £6.6m less than in the final year of CTB representing a financial reduction of 19%.
- Just under 12% of working age CTS customers are living in properties in Band E and above with over 35% of those being in the vulnerable group.
- The average weekly difference a working age customer has to pay towards their Council Tax as at 1<sup>st</sup> April 2015 is under £5.32 per week (£278.16 per year); this is similar to the average calculated at the start of the scheme.
- Working age customers within the vulnerable group have an average of £1.30 to pay towards their Council Tax liability compared to the customers in the Pensioner group who have on average £3.16 per week to pay, and working age employed (£9.03) and working-age other (£5.58). The Brent CTS scheme has given due consideration to its obligations under the Equalities Act within its Principle 2: The most vulnerable claimants should be protected (from the minimum contribution) proposed for Council Tax Support.
- Collection rates for CTS claimants have exceeded expectations at 81.76% and 85.71% for the first two years respectively.
- No strong relationship has been found between collection rates and the minimum payments required under CTS schemes within London Authorities. However, there appears to be a closer relationship between collection rates and the level of deprivation within London Authorities such that lower levels of collection are achieved in areas with higher deprivation.
- Working Age Employed and Working Age Other groups represent in proportionate terms the majority of current claims with arrears and also have the highest levels of arrears proportionately in comparison with the other groups.
- There appears to be an upward trend in terms of the proportion of working age claimants subject to liability orders.

- Of the total working age CTS caseload, up to 17% (3,253) customers have also been impacted by other welfare changes and/or are known to the Troubled Families Team; with 5% (870) also identified as having Council Tax arrears.
- 66% of the working age caseload of Couples pay between £0 and £5 per week towards their Council Tax. A higher proportion is seen amongst Couples with no dependants (68%), Lone Parents (71%) and Single claimant households (75%). However, only 40% of Couples with dependants fall into that same band, with the remaining 60% paying between £5.01 and £15.00+ on average per week.
- Couples with no dependants are most likely to have nothing to pay, with 45% receiving maximum entitlement, followed by Single claimant households at 35%. Single person households (5%) and Lone parents (6%) are the least likely to pay £15+ per week.
- Single customers comprise over 56% of the vulnerable group compared to couples with no dependants that comprise less than 7%. These appear to be disproportionate to the overall caseload.
- Over the whole working age caseload, 30% of claimants are classed as 'vulnerable', though this proportion rises to 49% for the 55+ age category. The latter category are the most likely to have no Council Tax liability and indeed the older the claimant, the more likely they are to pay nothing. 66% of the caseload pay £5.00 or less per week.
- There have been significant claim reductions in proportionate terms for the age range 18 to 24 (64%) and 25 to 34 (45%). However, because the volumes of claims for the 18 to 24 group are relatively small, minor changes in volume terms may show a significant change in proportionate terms. As volumes within the 25 to 34 age group are significantly higher, the reduction in caseload for this age range is of greater significance.
- Working-Age Customers in the 55+ age category are more likely than any other group to have one or more non-dependants. The proportion is broadly in keeping with the levels identified in 2012 at 32.5% (36.8% in 2012) compared to the working age average of 17.2% (17.5% in 2012).
- The Asian ethnic group are twice as likely as non-Asian groups to have 2 non-dependants in the households at 6% compared with 3%.
- Within the Working Age Employed group, there are a higher proportion of Asian ethnic group claimants than for other claim categories. Black ethnic group claimants are broadly comparable across each of the claim types although there is a higher proportion showing in the Working Age Other claim group as previously identified when the scheme was originally designed.
- 12% of current Vulnerable Working Age customers are from the "Asian" ethnic group in comparison to 21% from the "Black" ethnic group and just over 20% for the "White" ethnic group. These are broadly representative of the proportions that each group represents in terms of the total working age caseload.
- The ethnicity of 36% of the caseload is unknown and consequently, any conclusions that may be inferred by the results must be considered within that context.

## 9. Conclusion

When considered in relation to original objectives and key principles of the scheme, the following conclusions may be drawn.

In terms of legal, financial and equitable robustness, the scheme can be considered as a success. First and foremost, there have been no legal challenges brought against the scheme, whether in terms of matters concerning the consultation arrangements or in terms of compliance with Equality Act requirements.

From a financial perspective, the scheme has met its objective of achieving a minimum saving of 10% in the first year of CTS, with the actual reduction representing 19% of the expenditure for the final year of Council Tax Benefit. Furthermore, in-year Council Tax collection rates have also exceeded expectations, with rates at 81.76% and 85.71% for the first two years respectively, against an original objective of 50%-80% of collection for CTS customers.

Other key requirements of the scheme – protecting vulnerable groups and incentivising work – were achieved and underpinned by the key principles that ensured the most vulnerable were protected against the minimum contribution and by allowing those in work to keep an additional £10 before their income affects their entitlement. Whilst, on the other hand, the other key principles of the scheme ensured that the necessary savings were achieved.

There are also a number of other conclusions that may be drawn and that have been highlighted by this report as set out below.

The decline of the caseload experienced during the first two years of the localised scheme has in part been as a result of the localised scheme design. For example, the freezing of ‘applicable amounts’ will have caused those with higher incomes and on the cusp of entitlement to gradually fall out of entitlement as their income increased. The economic upturn and increased employment opportunities may also have been a factor and would perhaps contribute to the high reduction in the Working Age Other caseload. Such a factor may also provide some explanation as to the decrease in claimants within the 25-34 age range.

The average weekly amount a working age customer has to pay towards their Council Tax account has remained within the range that was identified prior to the commencement of the local scheme; this could be partly due to the fact that there has not been an increase in Council Tax since the start of the scheme.

When reviewing the protected characteristic for “Age”, the original EIA indicated that “55-60 year olds are more likely than the other age groups to have reduction in benefit of just £0-£3 per week, the reason for which is that this age group is also more likely to be protected under Principle 2 due to being identified as disabled.” This has been the case for this age group as the review has indicated that almost 30% of those that do not need to pay any difference are older than 55 years of age.

When reviewing the protected characteristic for “Race”, the original EIA identified that the “Asian ethnic group was more affected with a reduction of £5.00 or more per week entitlement under CTS than any other group”, while noting that this adverse impact was considered acceptable on the basis that it was the policy intention of the scheme that a claimant should have a reduction in their proposed entitlement if they have other adults resident in their home that could contribute towards the Council Tax, and consequently, the more non-dependants that are resident in a claimant’s home, the greater the non-dependant deduction that would be made from the claimant’s entitlement. This review has highlighted that 50% of the Asian ethnic group have to pay £5.00 or more per week

towards their council tax liability compared to 29% of those in Black ethnic group and 31% in White ethnic group and therefore appears to support the original finding.

# Appendices

## Appendix A – Key Census Data (2011)

- **Population:** The Brent population stood at 311,215 representing an increase of 47,751 since 2001
- **Gender:** There were 156,468 male residents and 154,747 female residents representing 50.3% and 49.7% respectively.
- **BAME:** The BAME groups increased their share of the population from 55% in 2001 to 64% in 2011. This is the second highest proportion in England and Wales. The broad BAME group Asian or Asian British accounted for 33% of the population (up from 28% in 2001), and Black or Black British for 19% (down from 20% in 2001). The White ethnic group saw a reduction in its proportion from 45% in 2001 to 36% in 2011. White British and White Irish declined, whilst White Other increased substantially.
- **Single Parents:** The number of single parents with dependents has increased by 1,605 representing a 20% increase since 2001. The number of single parents with non-dependent children increased to 5,563 households. Single parents now represent 1 in 7 households within the Borough.
- **Marital Status:** The number of household residents who were married or in a same-sex civil partnership increased by 14% over the 2001 figure to 93,979. The numbers of those cohabiting and of single people also increased, by 11% and 18% respectively. The largest increase was in the number of those married or in a same-sex civil partnership but who were not living together, which doubled over the decade to 7,049 residents.
- **Health:** The number of residents who said that they had good, or very good, health increased from 70% of the population to 83%, a level comparable to that of the whole of Outer London. There was a small decrease in the percentage of residents who felt that their day to day activities were limited, to 14%, and of these, 7% felt they were limited a lot.
- **Religion:** The percentage of residents who described themselves as Christian fell from 48% in 2001 to 41% in 2011. This was still the largest faith group, with Muslims making up 19% of the population, Hindus 18%, and “No religion” 11%. The percentage of Hindus is the second highest in England and Wales, while the percentage of those stating “No religion” is the third lowest.
- **Age:** The age profile of the Borough is as follows:

Age Range	Number of Residents	Proportion (%)
0 to 4	22,446	7.2%
5 to 19	55,179	17.7%
20 to 34	89,086	28.6%
35 to 49	66,644	21.4%
50 to 64	45,184	14.5%
65 to 79	24,628	7.9%
80 to 90	8,048	2.6%
<b>Total</b>	<b>311,215</b>	<b>99.9*</b>

\*The proportion shown does not equate exactly to 100% due to rounding.

## Appendix B – Benefits Caseload Data

- **Population:** The Brent caseload is currently 29,042, of which the working age caseload is 18,879.
- **Gender:** The gender of the working age claimant caseload is as follows (note that either partner in a couple may make the Benefit claim, but there may be a disproportionate number of males making claims for couples which could potentially affect this data):

Gender	Vulnerable		Working Age Employed		Working Age Other		Total	
	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage
FEMALE	3068	54%	2576	46%	4645	61%	10289	54%
MALE	2579	46%	2991	54%	3020	39%	8590	46%
<b>Total</b>	<b>5647</b>	<b>100%</b>	<b>5567</b>	<b>100%</b>	<b>7665</b>	<b>100%</b>	<b>18879</b>	<b>100%</b>

- **BAME:** Currently, ethnicity data is held for 65% of working age claims. The data held indicates that 'Asian' customers comprise nearly 14% of working age customers, 'Black' customers 24% and 'White' customers 20%.
- **Single Parents:** The number of working age single parent claims is currently 5,831 out of the 18,879 working age caseload (i.e. 31%).
- **Marital Status:** It is not possible to identify marital status / civil partnerships from the existing caseload claim data.
- **Health:** There are currently 4,494 claims where the claimant and / or their partner are disabled, 544 claims where the claimant has a disabled child and 609 claims where the claimant is a carer.
- **Religion:** It is not possible to identify the religion of a claimant from the existing caseload claim data.
- **Age:** The age profile of the working age caseload is as follows:

Age Group	Vulnerable		Working Age Employed		Working Age Other		Grand Total	
	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage
18-24	48	11%	86	20%	292	69%	426	2%
25-34	443	16%	989	35%	1417	50%	2849	15%
35-44	1180	21%	2253	41%	2084	38%	5517	29%
45-54	2147	34%	1790	28%	2411	38%	6348	34%
55-60	1306	47%	382	14%	1110	40%	2798	15%
61+	523	56%	67	7%	351	37%	941	5%
<b>Grand Total</b>	<b>5647</b>	<b>30%</b>	<b>5567</b>	<b>29%</b>	<b>7665</b>	<b>41%</b>	<b>18879</b>	<b>100%</b>